

Information to identify the case:	
Debtor 1: <u>Terry M. Zernick</u>	Social Security number or ITIN: xxx-xx-7008 EIN: --
First Name Middle Name Last Name	
Debtor 2: <u>Joshua P. Zernick</u>	Social Security number or ITIN: xxx-xx-9355 EIN: --
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed in chapter: 7 7/15/22
Case number: 22-70242-JAD	Date case converted to chapter: 13 8/29/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Terry M. Zernick	Joshua P. Zernick
2. All other names used in the last 8 years		
3. Address	503 Madera Avenue Northern Cambria, PA 15714	503 Madera Avenue Northern Cambria, PA 15714
4. Debtor's attorney Name and address	Timothy J. Sloan 171 Lovell Avenue Suite 202 Ebensburg, PA 15931-4348	Contact phone 814-471-6771 Email: sloanlawpc@gmail.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 9/8/22

For more information, see page 2

In re:
Terry M. Zernick
Joshua P. Zernick
Debtors

Case No. 22-70242-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 08, 2022

User: auto
Form ID: 309iPGH

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Terry M. Zernick, Joshua P. Zernick, 503 Madera Avenue, Northern Cambria, PA 15714-1623
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Lily Christina Calkins, LOGS LEGAL GROUP LLP, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
15498024	+ BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233-2017
15498031	+ Holiday Financial Serv, 300 Walmart Dr Ste 150, Ebensburg, PA 15931-4214
15498038	Penn Credit Corp., Po Box 96703, Harrisburg, PA 17106-9703

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: sloanlawpc@gmail.com	Sep 08 2022 23:41:00	Timothy J. Sloan, 171 Lovell Avenue, Suite 202, Ebensburg, PA 15931-4348
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Sep 08 2022 23:41:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Sep 09 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 08 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 09 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 08 2022 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Sep 08 2022 23:41:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	Email/Text: nsm_bk_notices@mrcooper.com	Sep 08 2022 23:41:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
cr	+ EDI: RECOVERYCORP.COM	Sep 09 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15498022	+ Email/Text: bncnotifications@phea.org	Sep 08 2022 23:41:00	AES/Pennsylvania Higher Education Assist, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15498023	+ EDI: TSYS2	Sep 09 2022 03:43:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15511348	+ Email/Text: enotifications@santanderconsumerusa.com		

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: Sep 08, 2022

Form ID: 309iPGH

Total Noticed: 45

		Sep 08 2022 23:41:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
15498025	+ EDI: CAPITALONE.COM	Sep 09 2022 03:43:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15510651	+ Email/Text: bankruptcy@cavps.com	Sep 08 2022 23:41:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15498026	+ EDI: WFNNB.COM	Sep 09 2022 03:43:00	Cb/comenit, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
15498027	+ EDI: CITICORP.COM	Sep 09 2022 03:43:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15498028	+ EDI: CITICORP.COM	Sep 09 2022 03:43:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15498029	+ Email/Text: electronicbkydocs@nelnet.net	Sep 08 2022 23:41:00	Dept Of Ed/582/nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15512781	+ EDI: DISCOVER.COM	Sep 09 2022 03:43:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15498030	Email/Text: collecadminbankruptcy@fnni.com	Sep 08 2022 23:41:00	Fnb Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
15498032	EDI: JEFFERSONCAP.COM	Sep 09 2022 03:43:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15498033	+ Email/Text: processing@keybridgedmed.com	Sep 08 2022 23:41:00	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15498034	+ Email/Text: PBNCNotifications@perituservices.com	Sep 08 2022 23:41:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15498035	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 08 2022 23:41:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15498036	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 08 2022 23:41:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15498037	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 08 2022 23:41:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15498425	+ EDI: RECOVERYCORP.COM	Sep 09 2022 03:43:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15498039	Email/Text: info@phoenixfinancialsvcs.com	Sep 08 2022 23:41:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236
15512522	Email/PDF: resurgentbknofications@resurgent.com	Sep 08 2022 23:42:23	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15498040	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 08 2022 23:41:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15498041	+ EDI: RMSC.COM	Sep 09 2022 03:43:00	Syncb/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498042	+ EDI: RMSC.COM	Sep 09 2022 03:43:00	Syncb/google, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498044	+ EDI: RMSC.COM	Sep 09 2022 03:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498045	+ EDI: RMSC.COM	Sep 09 2022 03:43:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498046	+ EDI: RMSC.COM	Sep 09 2022 03:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Sep 08, 2022

Form ID: 309iPGH

Total Noticed: 45

15498047	+ EDI: RMSC.COM	Sep 09 2022 03:43:00	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
15498048	+ EDI: RMSC.COM	Sep 09 2022 03:43:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498049	+ EDI: RMSC.COM	Sep 09 2022 03:43:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498050	+ EDI: WTRRN BANK.COM	Sep 09 2022 03:43:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15498051	+ Email/Text: bankruptcydepartment@tsico.com	Sep 08 2022 23:41:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15498052	Email/Text: bknotice@upgrade.com	Sep 08 2022 23:41:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15498043		Syncb/walmart

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Lily Christina Calkins	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com lilychristinacalkins@gmail.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Timothy J. Sloan	

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Sep 08, 2022

Form ID: 309iPGH

Total Noticed: 45

on behalf of Joint Debtor Joshua P. Zernick sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com

Timothy J. Sloan

on behalf of Debtor Terry M. Zernick sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com

TOTAL: 7